

Product catalog

Version 8.0



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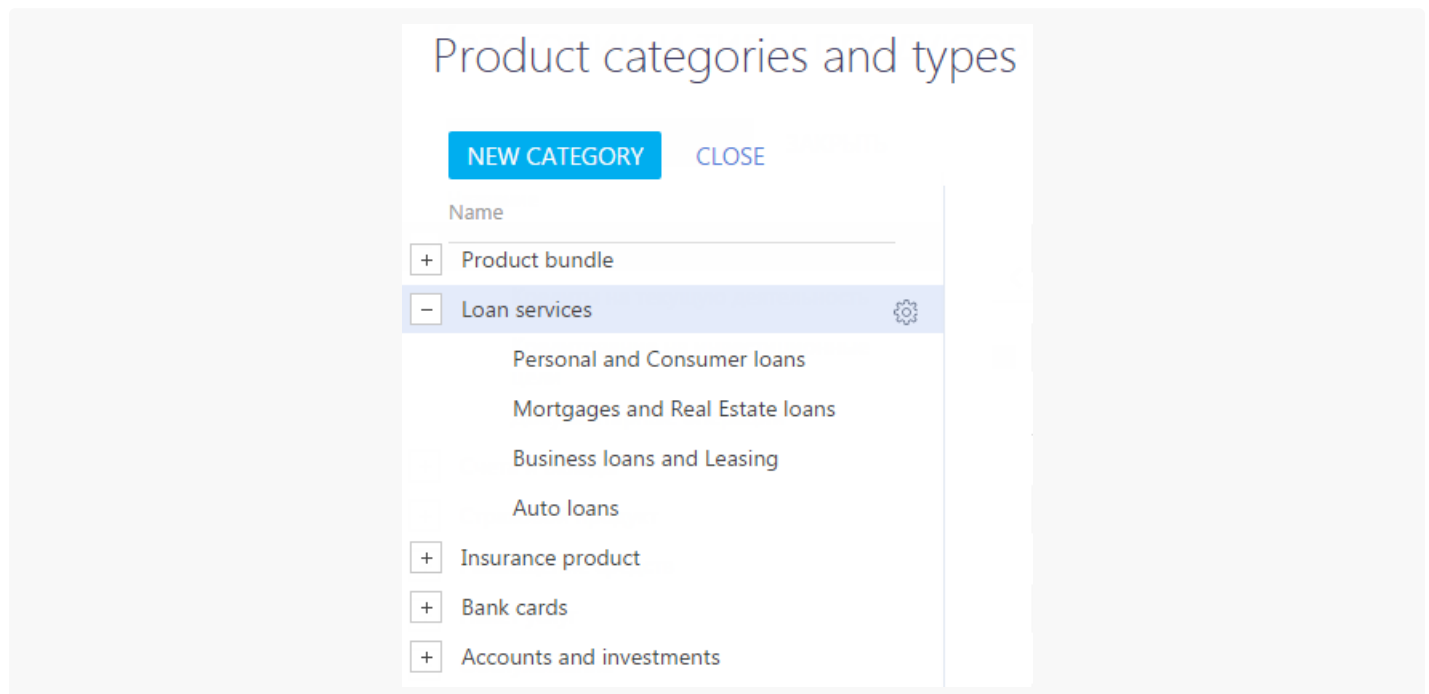
Form bank product categories and types

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING** **BANK SALES**

Use the [*Product categories and types*] lookup to form bank product categories and types, as well as add [document packages](#) to generate automatically in the product sales conditions. The lookup also contains [criteria](#) by which a manager can modify the product sales conditions.

The product category in the [*Product categories and types*] lookup includes several product types (Fig. 1).

Fig. 1 – The structure of the [Product categories and types] lookup



Create a product category

To add a product category to a lookup:


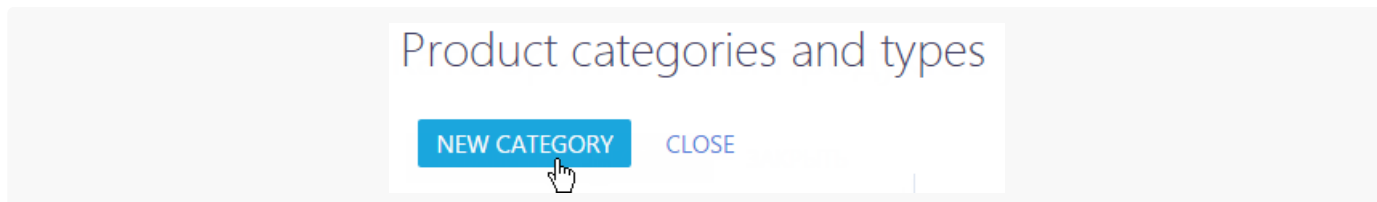
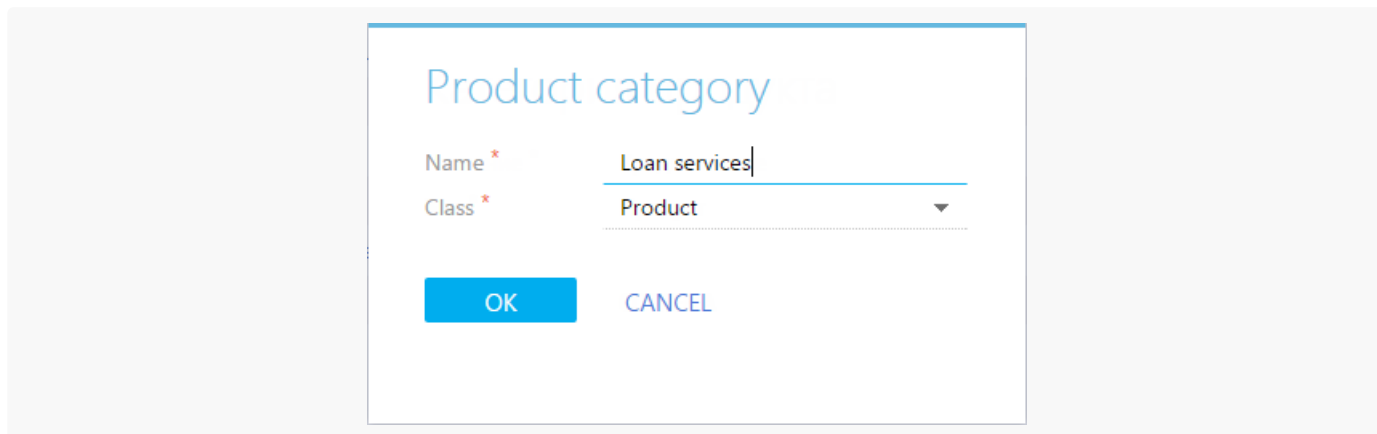
1. Click  to open the System Designer.
2. Click the [Lookups] link in the [System setup] block.
3. Open the [Product categories and types] lookup.
4. Click the [New category] button (Fig. 2).

Fig. 2 – Adding a product category to the [Product categories and types] lookup



5. Enter the product category name (for example, “Loan”) and select the class (for example, “Product”) (Fig. 3).

Fig. 3 – Example of adding a new product category



6. Click [Save].
7. Add other product categories to the lookup in the same manner.

Add product category

To add products to a category:


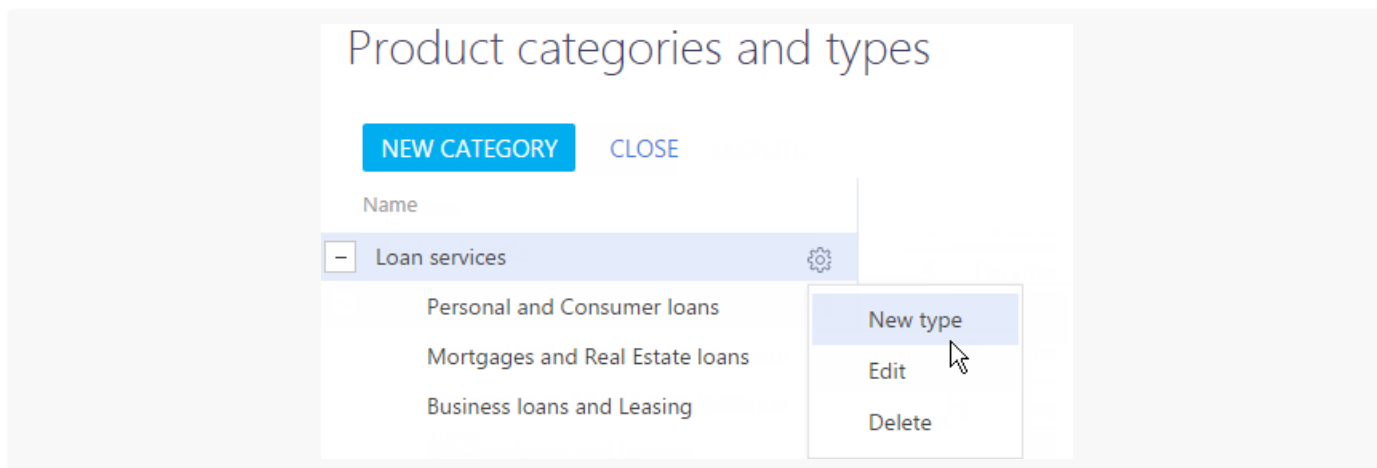
1. Select the needed category in the area on the right side of the lookup page and click the  button.
2. Select the [New type] command (Fig. 4).

Fig. 4 – Adding a new product type to a category



3. Enter the product type name (for example, “Consumer lending”).
4. Save the changes.

5. Add other product types of this category in the same manner.

Form product conditions

PRODUCTS: [BANK CUSTOMER JOURNEY](#) [LENDING](#) [BANK SALES](#)

In Creatio, a set of product details comprises the complete profile of a product. These details consist of:

- Customer parameters – requirements that the customer must meet to be able to purchase the product. Customer parameters include age limitations, working experience, etc.
- Product features – static parameters that characterize the product. Product features include product currency, early repayment, etc.
- Sales conditions – product details that change depending on each particular sale. For example, the interest rate for a 12-month loan will be different from that of an 18 months loan.
- Documents package – the list of documents that the customer must provide to purchase the product. For example, if a customer needs to provide an internal passport, an extract from a salary account, or other documents to purchase a banking product.
- Condition change criteria – additional conditions that can affect the product details. For example, condition change criteria include a positive credit history, which can justify decreasing the interest rate.

Each record on the [*Product details*] detail is a separate set of conditions. A product can have multiple sets of conditions with different terms.

Set up customer parameters

This article covers the setup procedure for the customer's parameters. For example, the customer has the following parameters:

- Age: 21 to 65 years.
- Residency status: resident.
- Employment status: has been employed for no less than 12 months with the current employer.
- Has been a resident for no less than 6 months.

To specify the customer parameters:

1. Go to the [Products] section, create a new product, or open the needed product page.
2. Click the **+** button on the [Product details] detail (Fig. 1).

Fig. 1 – Adding a product condition

3. On the [Product details] page (Fig. 2) enter the start and end dates for the product conditions.

Fig. 2 - Product condition page

4. Click the [Add parameter] button on the [Customer characteristics] tab.
5. Select "Male age, years", for example, in the empty field (Fig 3.).

Fig. 3 - Selecting characteristics

As a result, the [*Male age, years*] field will appear on the [*Customer parameters*] tab.


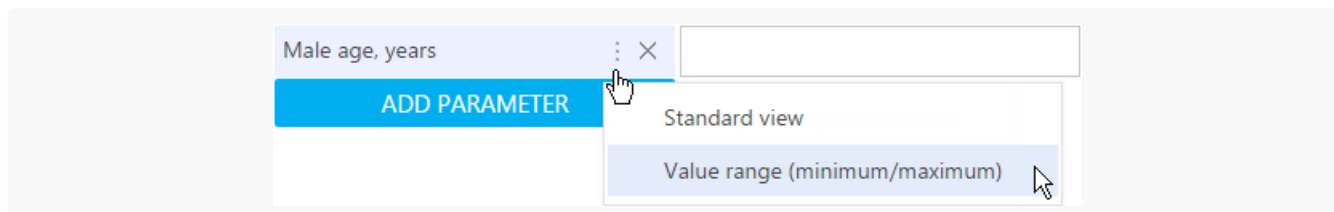
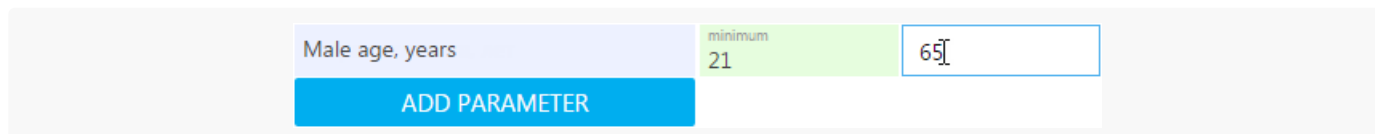
6. Change the view of the value entry field to enter values:
 - a. Place the cursor over the selected value.
 - b. Click .
 - c. Select [Value range (minimum/maximum)] (Fig. 4).

Fig. 4 - Changing the field view



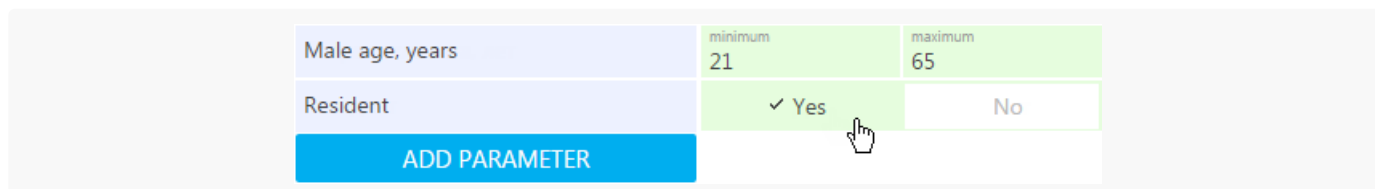
- d. Enter the required range of values (Fig. 5).

Fig. 5 - Specifying a value range



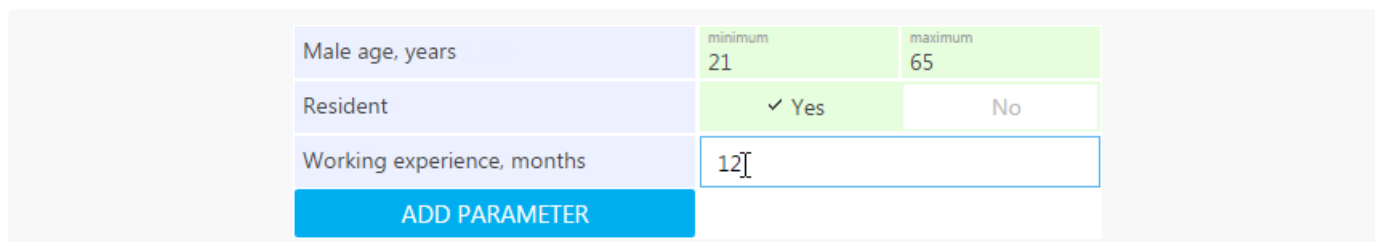
7. Click the [Add parameter] button. Select the [Resident] parameter, for example, and set the value to "Yes" (Fig. 6).

Fig. 6 - Specifying a Boolean value



8. Click the [Add parameter] button. Select the "Total work record" and specify "12" in the field that appears to the right, for example (Fig 7).

Fig. 7 - Specifying a fixed numeric value



9. Add and fill in the parameters for residence in the same manner.
10. Click [Save].

As a result, the specified customer parameters (Fig. 8) will apply when matching products to applications.

Fig. 8 – Example of customer parameters

Male age, years	minimum 21	maximum 65
Female age, years	minimum 21	maximum 65
Resident	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Working experience, months	12	
Residence, months	6	
ADD PARAMETER		

Set up product features

Use the [*Product features*] tab to set up the static characteristics of a product (Fig. 9).

Fig. 9 – An example of a product feature list

<	Customer parameters	Product features	Sales conditions	Documents package	Condition ch.
Currency	Dollar	Add value			
Debt repayment schedule	Annuity	Standard			
Early repayment	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No			
Collateral type	Guaranty	Add value			
Approval period, days	30				
ADD PARAMETER					

For example, product features may include repayment conditions, currency, repayment schedule, etc. Creating a list of product features is identical to creating a list of the customer's parameters as described above.

Set up product opportunity conditions

The [*Sales condition*] page is designed for setting up those product characteristics that change depending on the specifics of a sale, for example, the correlation between the interest rate and the term of the loan, special conditions for different customer categories, etc.

Here we will set up an example of sales conditions for a loan product in which the interest rate depends on the customer segment, loan term, and amount.

1. Go to the [Products] section and open the needed product page.
2. Click the **+** button on the [Product details] detail (Fig. 10).

Fig. 10 – Adding a product condition

Product

> **SAVE** CANCEL ACTIONS ▾

Name * Loan services / Personal loans

Available for Individual

< **General information** Product bundle Attachments and notes Feed

Start date 2/10/2016

End date

Product details + ⋮

3. Go to the [Sales conditions] tab.
4. Click the + button on the [Sales conditions] tab (Fig. 11).

Fig. 11 – Adding opportunity conditions

Product conditions

CLOSE

Set up the conditions for the product Loan services / Personal loans

Start date * 2/1/2016

< Customer parameters Product features **Sales conditions** Documents pac

Sales conditions + ⋮

5. On the opened page:
 - a. Enter the sales condition name, for example, "For corporate customers".
 - b. Click the [New parameter] button (Fig. 12).

Fig. 12 – Creating opportunity conditions

6. In the appeared field select the “Customer segment” and specify the “Corporate customer” value for it (Fig. 13).

Fig. 13 – Selecting a value


7. Click the [Add parameter] button and select “Interest rate, yearly”.
8. Change the view of the value entry field to enter values:
 - a. Place the cursor over the selected value.
 - b. Click .
 - c. Select [Table view] (Fig. 14).

Fig. 14 – Selecting table view to create opportunity conditions

As a result, the [*Interest rate, yearly*] parameter will switch to the table view (Fig. 15).

Fig. 15 – Table view

Customer segment	Corporate customer
Table of values	
Interest rate, per year	N/A
<input type="text"/>	
ADD PARAMETER	

9. Select [Loan term, months] in the right part of the table (Fig. 16).

Fig. 16 – Opportunity condition in a table view

Table of values	
Interest rate, per year	Loan
N/A	Loan term, years
ADD PARAMETER	Loan term, months

10. Specify the terms in months for which the loan can be granted in months (Fig. 17).

Fig. 17 – Specifying the loan terms

Interest rate, per year	LOAN TERM, MONTHS		⋮
N/A	12	18	Add value
ADD PARAMETER			

11. In the left part of the table, select the “Amount” value, and specify available ranges for the credit amount (Fig. 18).

Fig. 18 – Formulating the credit amount ranges

Interest rate, per year		LOAN TERM, MONTHS		
AMOUNT		12	18	24
minimum 150,000.00	maximum 299,999.00	N/A	N/A	N/A
minimum 300,000.00	maximum 899,999.00	N/A	N/A	N/A
minimum 900,000.00	maximum 1,500,000.00	N/A	N/A	N/A
Add value				

12. Specify the interest rates for each intersection of the loan term and the amount (Fig. 19).

Fig. 19 – Formulating interest rates that depend on the loan terms and amounts

Interest rate, per year		LOAN TERM, MONTHS		
AMOUNT		12	18	24
minimum 150,000.00	maximum 299,999.00	17,00	17,25	17,50
minimum 300,000.00	maximum 899,999.00	18,00	18,25	18,50
minimum 900,000.00	maximum 1,500,000.00	19,00	19,25	N/A
Add value				

13. Click the [Save] button to save the generated table of the opportunity conditions.

As a result, opportunity conditions will be formed for the corporate customers of your bank (Fig. 20). For example, if a corporate customer applies for a loan of 300 000 USD for 12 months, the interest rate will be automatically set to 18%.

Fig. 20 – Formulated product opportunity conditions

Sales condition

SAVE
CANCEL

Name *

Customer segment
Corporate customer
Add value

Table of values

Interest rate, per year		LOAN TERM, MONTHS		
AMOUNT		12	18	24
minimum 150,000.00	maximum 299,999.00	17,00	17,25	17,50
minimum 300,000.00	maximum 899,999.00	18,00	18,25	18,50
minimum 900,000.00	maximum 1,500,000.00	19,00	19,25	19,50
Add value				

ADD PARAMETER

Set up the document package

Use the [Documents package] tab to set up the list of documents required for the product. The document package can be created automatically or manually. The automatic formulation of the document package is used if a standard document package is required for a product. You can set up the standard document package in the [Product categories and types] lookup.

The document package is manually created if a customer must provide additional documents.

How to set the standard document package

To enable automatic adding of standard documents to the [*Product details*] page, set up the [*Product categories and types*] lookup first. After this, select the [*Generate package*] item in the menu of the [*Documents package*] tab to add documents from the standard package to the product.

To set up a document package:


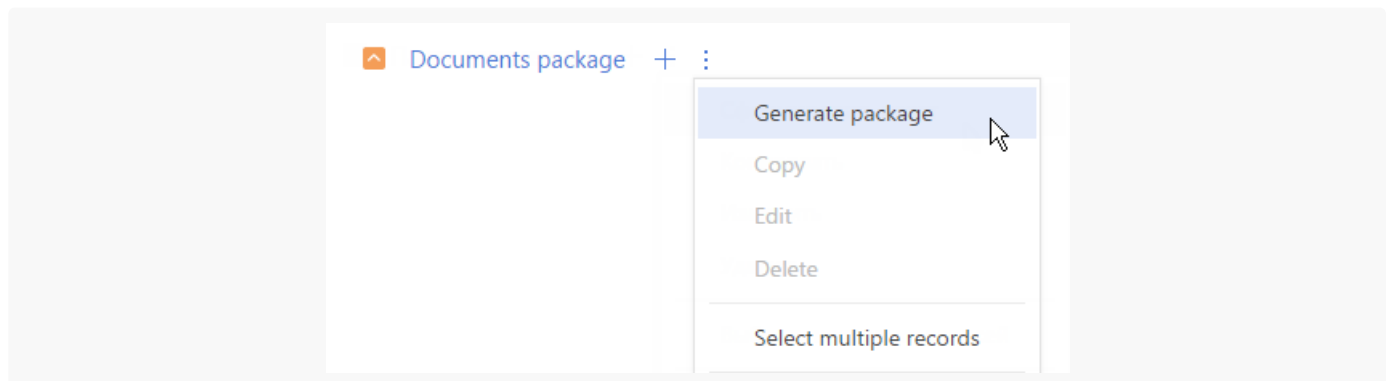
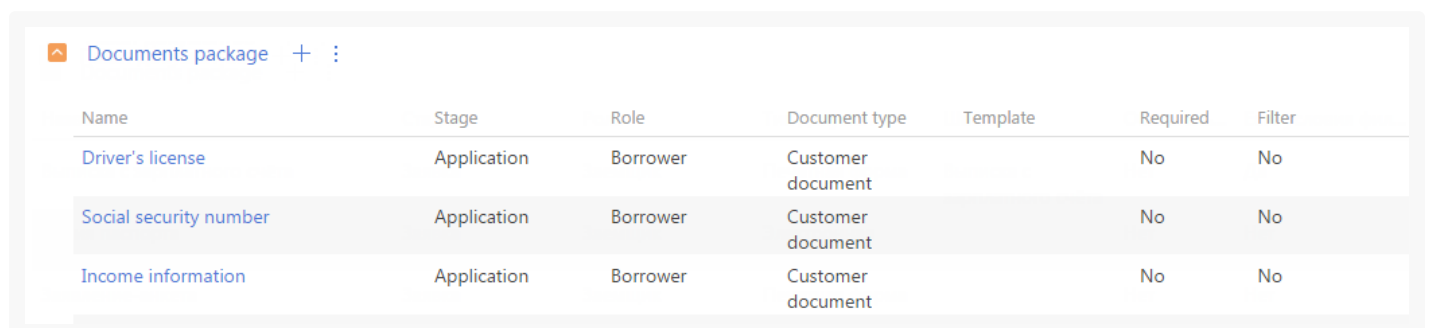
1. Choose the relevant condition from the [Product details] detail and click the link in the name to go to its respective page.
2. Choose the [Document package] in the opened [Product details] page.
3. Click the  button and select the [Generate package] command (Fig. 21).

Fig. 21 – Adding a default document package for a product



As a result, the list of the documents that were set up in the [*Product categories and types*] lookup for this product will be added to the [*Documents package*] tab (Fig. 22).

Fig. 22 – Documents in the product document package


 A screenshot of a software interface showing a 'Documents package' tab. Below the tab header is a table with the following data:

Name	Stage	Role	Document type	Template	Required	Filter
Driver's license	Application	Borrower	Customer document		No	No
Social security number	Application	Borrower	Customer document		No	No
Income information	Application	Borrower	Customer document		No	No

Add documents manually

Additional documents are added to the standard package manually. For example, a document certifying military obligation may be required for men below 27 years of age. Let's consider an example of adding an extract from salary accounts for clients who are employees of the bank. To do this:


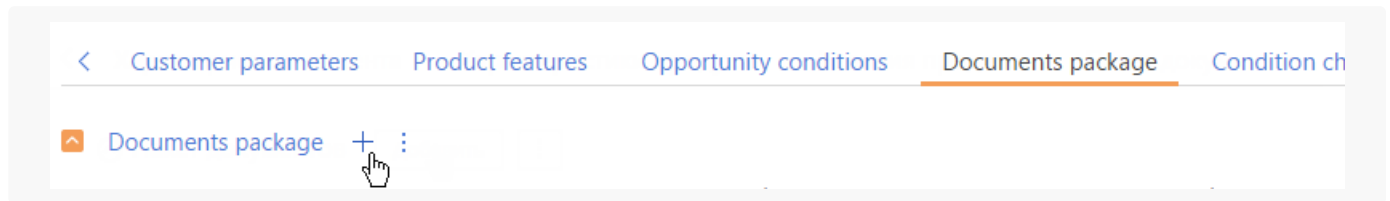
1. On the product page, open the current product condition by clicking the link in the title. Click the  button on the [Document package] tab of the [Product details] page (Fig. 23).

Fig. 23 – Manually adding documents



2. On the [Document in the package] (Fig. 24) page, enter the name of the document, for example, "Statement from the salary account".

Fig. 24 – The [Document in package] page

3. Select the belonging group of the document, for example, "Income confirmation". The group list is set up in the [Document groups] lookup.
4. Select a product sale stage, at which the document must be submitted.
5. Select the role ("Borrower", "Debtor", "Warrantor", etc.) who must submit the document.
6. Type of the document, e.g., "Customer document" or "Regulation".
7. Select the document template if the document is a Creatio printable.
8. If the document is required and must be submitted during contracting, select the [Required] checkbox.
9. Configure the conditions in the filtering block. Create a filter by contact type. (Fig. 25). To do this, specify the "Contact" object and the "Type" column in the filter column selection window.

Fig. 25 – Using the quick filter example

10. Click [Save].

As a result, the document will be added to the [*Documents package*] detail. The document will be available only for individuals of the “Bank’s client” type.

Set up condition change criteria

The [*Condition change criteria*] tab of the [*Product details*] page contains additional criteria that can affect the sales conditions of the product. For example, the interest rate of a loan may be lowered if the customer has an exceptionally high credit score.

Use the [[Product categories and types](#)] lookup to set up the list of available criteria.

To add condition change criteria to a product:

1. Go to the [Products] section and open the needed product page.
2. Click the + button on the [Product details] tab.
3. Go to the [Condition change criteria] tab.
4. Click the + button on the [Condition change criteria] detail of the [Product details] page.
5. Fill out the fields on the opened [Condition change criteria in the product conditions] page (Fig. 26).

Fig. 26 – Example of the condition change criteria in a product

Condition change criteria in the product conditions

SAVE CANCEL

Change criteria * High credit score

Variable parameter * Interest rate, per year

Correcting value * -1.00

- a. Select a value from the lookup in the [Change criteria] field.
- b. Enter the value for the criteria. For example, select the checkbox for Boolean criteria.
- c. In the [Variable parameter] field, select the product feature that is affected by the criteria. For example, select “Interest rate, per year.” The values are selected from the [Default feature] lookup.
- d. In the [Correcting value] field, enter the value by which the variable parameter value must be adjusted. To decrease the variable parameter value, enter the correcting value a preceding “-” character. Otherwise, the variable parameter value will be increased by the correcting value.

6. Click [Save].

Copy a product with conditions

PRODUCTS: BANK CUSTOMER JOURNEY LENDING BANK SALES

You can quickly make a new set of complex product conditions by copying an existing set:

- Make a new set of conditions for a product based on the existing set. Only users with permission to add new records in the [Product conditions] detail can copy product conditions.
- Add a new product based on an existing one and keep its set of conditions. Only users with permission to add new records in the [Products] section and the [Product conditions] detail can copy product conditions.

Copy the conditions of the current product

To do this (Fig. 1):

Fig. 1 - Copying product conditions

The screenshot shows the 'Products' section in the Creatio interface. The top navigation bar includes a search box with the text 'What can I do for you?', the Creatio logo (version 7.16.2.1600), and a 'VIEW' dropdown. Below the navigation bar, there are filters for 'Filters/folders', 'Loans, for review', and 'Tag'. The main content area displays a table of loan services. The table has columns for 'Category', 'Type', 'Start date', 'End date', and 'Status'. Two rows are visible: 'Loan services / Personal and Consumer loans 2021' (Status: In development) and 'Loan services / Personal and Consumer loans 2020' (Status: Current). The 'Loan services / Personal and Consumer loans 2020' row is selected, and the 'COPY' button is highlighted. The 'OPEN' and 'DELETE' buttons are also visible. The interface includes a dark blue sidebar with various icons and a right-hand sidebar with communication and utility icons.

Category	Type	Start date	End date	Status
Loan services	Personal and Consumer loans	1/1/2021	12/31/2021	In development
Loan services	Personal and Consumer loans	1/1/2020	12/31/2020	Current

1. Open the [Products] section.
2. Open the page of the product that has the needed set of conditions.
3. Select the sets of conditions to copy in the [Product conditions] detail list. You can copy any of the sets available on the detail, including sets that are not current.
4. Click → [Copy]. Note that only conditions with a specified end date can be copied. A product can only have one set of current conditions at a time. As a result, all data on this detail will be copied except for the [Start

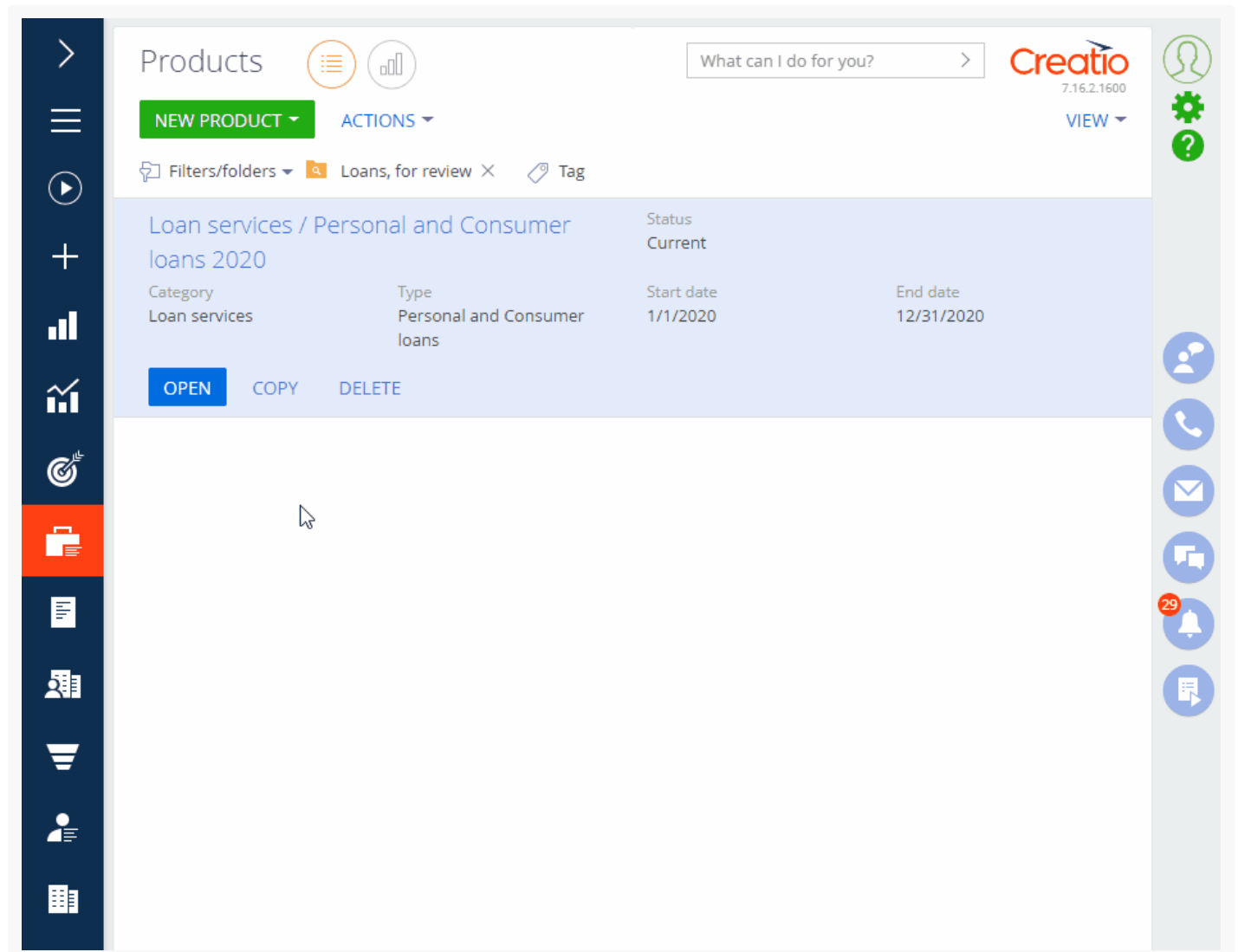
date] and [End Date] fields.

5. On the record page, specify the start date for the set of conditions. The dates in the new sets of product conditions must not overlap with the dates of the existing sets of that product.
6. Edit the conditions if necessary.
7. Save the record.

Create a new product based on an existing product

You can quickly create new products by copying existing products along with their conditions (Fig. 2):

Fig. 2 - Copying the product and the set of conditions



1. Open the [Products] section.
2. Open the section list and select the product to copy.
3. Click [Copy] on the record page toolbar.
 - a. Click [No] in the popup box to copy the product without the product's conditions.

- b. Click [Yes] to copy both the product and the product conditions.

As a result, Creatio will copy the current conditions, the conditions whose start date is yet to come, and all data on the [General info] tab of the product page except for the status, start date, and end date. Creatio will also not copy the conditions whose start date has come. By default, the new product will be assigned the “In progress” status. You can change the status that is automatically assigned to new products in the “Product default status” system setting (“ProductStatusDef”). We do not recommend designating the “Current” status as default. A newly created or copied product may not be ready for immediate use.

4. Edit the copied product and product conditions and specify the start date.

5. Click [Save].

Add the description of a product for selection

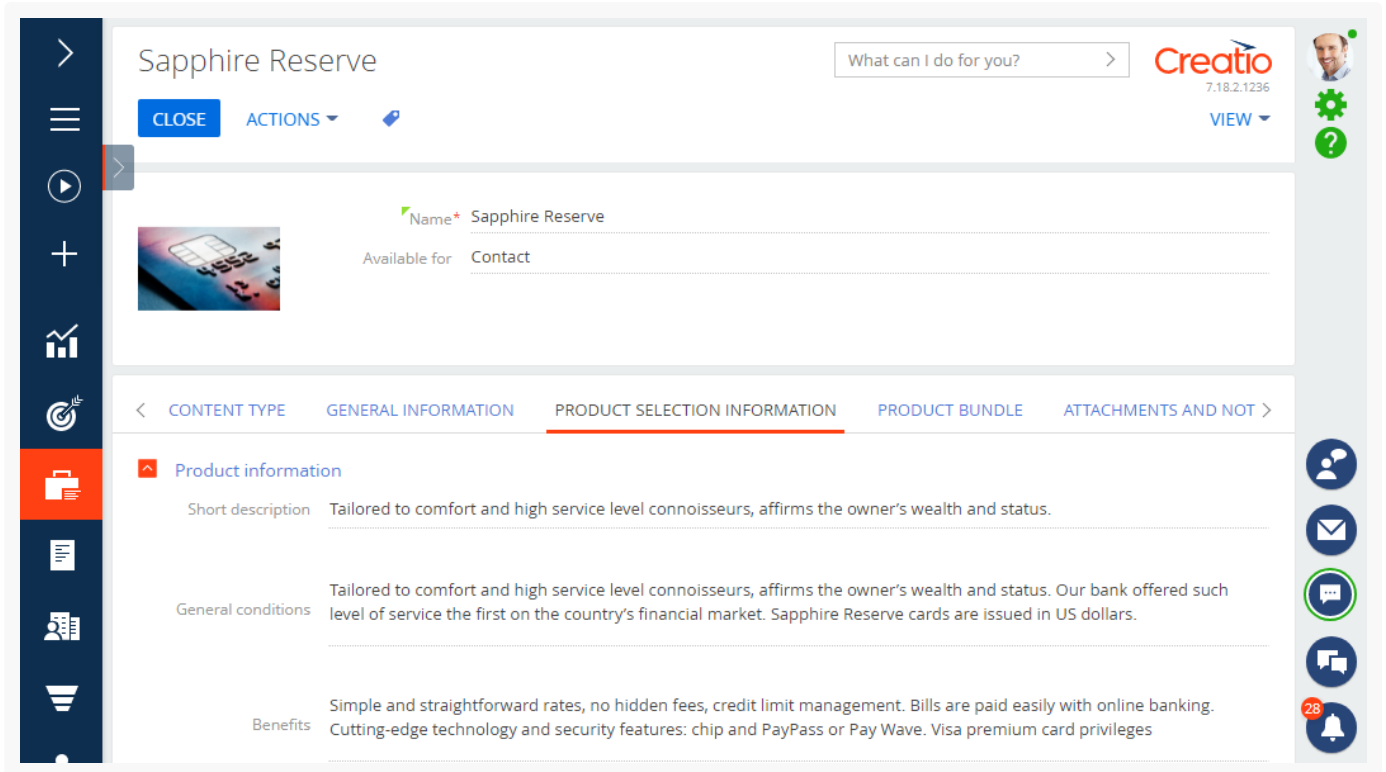
PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING** **BANK SALES**


Creatio product selection enables the customer assistants to find catalog products that meet the customer faster and easier. To familiarize the customer with the selected product, provide a short description of its properties and advantages. The customer can decide if the product suits them and if they want to learn more about its features based on this information.

Set up the short product description on the product page:

1. Go to the [*Products*] section and open the needed product.
2. **Add the product information** based on the product features to the [*Product selection information*] tab (Fig. 1):
 - a. [*Short description*] - product details that make it stand out from other products of the same category and type. The manager will see this data on the product selection page.
 - b. [*Main features*] - a short description of the main product features. Click on the product to view this data in the additional information window.
 - c. [*Advantages*] - advantages the product offers to the customer. Click on the product to view this data in the additional information window.

Fig. 1 A product description





3. Optionally, **add a product image** by clicking the  button. This will enable the customer assistant to navigate through the products on the selection page faster.
4. Save the changes.
5. Repeat steps 2 through 4 for all required products.

As a result, the short descriptions will be added to all relevant products. The customer assistant can use the descriptions to select products for the customer.

Fig. 2 Viewing a description list on the product selection page

>
Product selection


What can I do for you? >

BACK


- All
- + Finance accounts and investments
- Bank cards
 - Credit cards
 - Debit cards
- + Insurance product
- + Loan services
- + Product bundle

Contact ▾
Search product




Debit cards
Retirement card

Yearly 4% for the available balance, FREE to issue and service, 0.5% cashback for all purchases – no exceptions.




Credit cards
Global Auto Card

2% cashback for all gas stations, a car giveaway, larger fuel discounts, 24/7 Assistance service.




Credit cards
"Morsel" loans

Installment payments for products, up to 6 months, any store, GRACE PERIOD, interest rate from 0.0001%, for goods...









Credit cards
Sapphire Reserve

Tailored to comfort and high service level connoisseurs, affirms the owner's wealth and status.



Credit cards
Bonus Card

500 points for activating a card, up to 40

If you leave the descriptions empty, the customer assistant will see only the product titles on the product selection page.